

What's New

West Virginia Offices of the Insurance Commissioner



Laws and Regulations

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On April 26, 2012, CMS released two rules that support State efforts to expand access to home and community based services (HCBS) for people with disabilities: Final Rule: Community First Choice (CMS-2337-F) is located [here](#). Notice of Proposed Rulemaking: Home and Community-Based State Plan Benefit (CMS-2249-P2), otherwise known as the "1915(i)," is located [here](#). Additional information is available [here](#). **Note Revised FOA:** An amended version of the Cooperative Agreement to Support Establishment of State Operated Health Insurance Exchanges was released on November 29, 2011 and is located [here](#).

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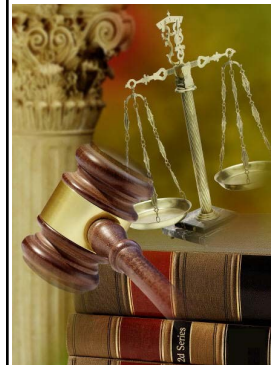
On April 26, 2012, the IRS published a notice describing and requesting comments on three possible approaches to determining whether health coverage under an eligible employer-sponsored plan provides minimum value within the meaning of §36B(c)(2)(C)(ii) of the Internal Revenue Code. The Treasury Department and the IRS intend to issue proposed regulations on determining minimum value. Comments on the notice are due June 11, 2012. IRS Notice can be found [here](#).

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The CMS Office of Information Services presented a PowerPoint presentation on April 27, 2012, that outlined the Development Lifecycle & Process; Release and Sprint Level Activities; Testing Roles and Activities; and Usage by States of the Federally Facilitated Exchange and Data Services Hub. The presentation can be found [here](#).

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On April 30, 2012, the Internal Revenue Service (IRS) published a notice of proposed rulemaking (NPRM) on disclosure of return information for income verification purposes. A public hearing is scheduled for August 31, 2012. Written comments on the NPRM, as well as outlines of topics to be discussed at the August public hearing, are due July 30, 2012. The NPRM is located [here](#).



Guidance and Other Federal Communications

HHS issued a notice on April 11, 2012 that CCIIO will hold a series of meetings on May 7 and 8, 2012 and will cover the following (1) the risk adjustment model; (2) calculation of plan average actuarial risk; (3) calculation of payments and charges; (4) data collection approach; and (5) the schedule for running risk adjustment. ▪ [Notice](#) ▪ [Registration Link](#)

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CCIIO announced the Health Insurance Exchange System-Wide Meeting scheduled on May 21-23 in Washington, DC. The Exchange Meeting is designed to bring together all state and federal partners to discuss critical Exchange functions and operations. ▪ [Meeting Information and Registration](#)

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On April 26, 2012, CCIIO released a bulletin on how to verify access to employer-sponsored coverage for the purposes of determining eligibility for advanced premium tax credits through Health Insurance Exchanges. Click here for the [CCIIO Bulletin](#)

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Exchange Activity In Other States

California- The California Health Benefit Exchange released a Request for Proposals (RFP) entitled HBEX 8 seeking a vendor that would provide Independent Verification and Validation (IV&V) Services during the Design, Development and Implementation (DDI) for the California Healthcare Eligibility, Enrollment, and Retention System (CalHEERS). The RFP can be found [here](#).

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California- The *Sacramento Business Journal* reported on April 25, 2012, that the California Health Benefit Exchange had delayed a decision to award a \$27 million contract for the CalHEERS RFP HBEX 4. The press release can be found [here](#).

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Colorado- The Board of the Colorado Health Benefit Exchange convened on April 9, 2012, in Denver, Colorado. They discussed a number of topics including the Actuarial Value and Cost Sharing Bulletin, Premium Aggregation and Payment Options, and additional information. The agenda is located [here](#).

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Colorado- The Colorado Health Benefit Exchange released a Small Business Tax Credit Calculator Tool on April 10, 2012. The calculator uses the following inputs to calculate the tax credit: Number of full-time equivalent employees, total annual wages paid for all employees, and total annual employer premium contribution. Are you a tax-exempt/nonprofit employer? Click here for the [Colorado- Tax Credit Calculator Tool](#)

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Colorado- On April 23, 2012, the Colorado Health Benefit Exchange voted to create a new advisory group which will address and focus on SHOP related issues. For additional information on the new group please click [here](#).

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District of Columbia- On April 18, 2012, DC released a Request for Comments on their Navigator program. The Crider Group is seeking input by survey. To view the survey click [here](#). The press release is located [here](#).

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Delaware- On April 5, 2012, the Delaware Health Care Commission met to review presentations on: health promotion and disease prevention, patient centered medical homes, and the Health Benefit Exchange. Meeting materials are located [here](#).

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Minnesota: The Health Insurance Exchange Advisory Task Force met on April 20, 2012. The agenda is located [here](#). The Gruber and Gorman Presentation is [here](#).

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Minnesota: On April 30 The New York Times featured Minnesota and their efforts to build an Exchange. The article is located [here](#).

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Maryland- During the week of April 16, 2012, the Maryland Health Benefit Exchange Board announced that it “will be establishing new Advisory Committees consisting of Navigator, Continuity of Care and Plan Management.” The committees will begin meeting in May 2012. The announcement is located [here](#).



Exchange Activity In Other States Continued



Massachusetts - The Healthcare Connector announced that premiums fell by 5% for the second year. The April 12, 2012 article can be found [here](#).

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Nevada- The Board of the Nevada Silver State Exchange convened on April 12, 2012. According to the agenda, individuals from HHS, CMS, and CCIIO answered questions from the Board and public. Meeting materials are located [here](#). The agenda is located [here](#).

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New York- Governor Cuomo issued an Executive Order on April 12, 2012, to Establish the New York Health Insurance Exchange. The New York Times article is located [here](#).

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North Carolina- On April 13, 2012, the Health Insurance Exchange and Insurance Oversight Workgroup met to review outstanding issues including: HBE Board authority to limit the number of plan designs per metal level in 2014, conflict of interest provision for patient navigators, and changes to agent/broker recommendations. The Agenda is located [here](#). The Outstanding Questions are [here](#).

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Oregon- According to an article published in The Lund Report (a news website focusing on Oregon's Healthcare System), the April 12, 2012 Oregon Health Insurance Exchange Board meeting agenda included a discussion focusing on the role of insurance agents in the Exchange. The Lund Report Article is located [here](#). ORHIX Agenda and Meeting Materials are located [here](#).

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Rhode Island—RI issued a Request for Proposals to procure one or more vendors to design, implement, and operate a technology platform to support new and existing health insurance initiatives. The RFP is located [here](#).

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Washington- The Health Benefit Exchange Board's Administration, Finance and IT subcommittee met on April 27, 2012. The agenda covered a number of administrative issues. To view the agenda click [here](#). To look at the Exchange Board Website click [here](#).



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**Additional information is
available on our web site:
www.bewv.com**

May 2012

Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1	2	3	4	5
6	7	8 Election Day	9	10	11	12
13	14	15	15	17	18	19
20	21	22	23	24	25	26
27	28 Holiday	29	30	31		

Upcoming Calendar Meetings

Wednesday May 9		Tuesday May 22	
Carrier	10:30 PM	Consumer	10:30 PM
Producer	1:00 PM	Providers	1:00 PM

Other Reference Materials, Notices and Related Information

On April 5, 2012, The Commonwealth Fund released a report: Estimating the Impact of the Medical Loss Ratio Rule: A State-by-State Analysis. The complete report may be found [here](#).

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American Medical News released a University of Michigan study that shows a modest \$10-per-month increase in the price of insurance coverage pushed consumers to shop for plans. The article and the report can be found [here](#).

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The Commonwealth Fund issued a report on April 19, 2012, that shows that one-quarter of adults ages 19 to 64 experienced a gap in their health insurance in 2011. The report is located [here](#)

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Sponsored by The Commonwealth Fund, in collaboration with eight co-funders, the [Safety Net Medical Home Initiative](#) is a five-year demonstration project designed to help 65 community health centers in five states transform into patient-centered medical homes. Additional updates on the project are located [here](#).

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On April 26, 2012, the Wall Street Journal reported that Large employers are being advised that they can save money by dropping health insurance and sending their employees into the exchanges. To view the article click [here](#).

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Washington State Health Care Authority (HCA) issued a press release announcing new resources regarding the state's Medicaid expansion program. According to the release, the website provides a number of resources: (1) a Medicaid expansion fact sheet; (2) a project overview presentation; (3) a Medicaid application flow chart; and (4) a changes comparison fact sheet. To view the press release click [here](#). For the website click [here](#).



Disclaimer: The information presented in this document does not necessarily reflect the views and opinions of the state of West Virginia or the West Virginia Offices of the Insurance Commissioner

Reference Guide

Laws and Regulations:

Final Rule: Community First Choice (CMS-2337-F) <https://www.federalregister.gov/articles/2012/05/07/2012-10294/medicaid-program-community-first-choice-option>

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Notice of Proposed Rulemaking: Home and Community-Based State Plan Benefit (CMS-2249-P2), otherwise known as the “1915(i)”
<https://s3.amazonaws.com/public-inspection.federalregister.gov/2012-10385.pdf>

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Additional information http://www.cms.gov/apps/media/fact_sheets.asp

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IRS Notice: <http://www.irs.gov/pub/irs-drop/n-12-31.pdf>

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Note Revised FOA: <http://apply07.grants.gov/apply/opportunities/instructions/oppIE-HBE-11-004-cfda93.525-cidIE-HBE-11-004-012241-instructions.pdf>

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Federal Presentation on Federally Facilitated Exchanges: <http://www.bewv.com/images/FFEOverview.pdf>

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IRS NPRM: <https://www.federalregister.gov/articles/2012/04/30/2012-10440/regulations-pertaining-to-the-disclosure-of-return-information-to-carry-out-eligibility-requirements>

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Guidance and Other Federal Communications:

HHS Meeting Notice: <http://www.gpo.gov/fdsys/pkg/FR-2012-04-11/pdf/2012-8771.pdf>

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Registration Link: <http://www.regonline.com/builder/site/Default.aspx?EventID=1081800>

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CCIIO Meeting: <http://www.regonline.com/builder/site/Default.aspx?EventID=1081800>

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CCIIO Bulletin: <http://cciiio.cms.gov/resources/files/exc-verification-guidance-vach.pdf>

Exchange Activity in Other States

California RFP: http://www.healthexchange.ca.gov/Solicitations/Documents/HBEX8_CalHEERSProjectIndependentVerificationandValidation-ServicesRFP.pdf

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California RFP press release: <http://www.bizjournals.com/sacramento/news/2012/04/26/calif-health-benefit-exchange-it-contract.html>

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Colorado: <http://www.getcoveredco.org/COHBE/media/COHBE/PDFs/Board/4-9-12/COHBE-Board-agenda-4-9-12.docx>

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Colorado Tax Credit Calculator Tool: <http://www.getcoveredco.org/Resources/Small-Businesses>

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Colorado: <http://www.getcoveredco.org/COHBE/media/COHBE/PDFs/Board/Advisory%20Groups/Advisory-Group-process-and-timeline-and-nomination-april-23-2012.docx>

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District of Columbia—Survey: <https://www.surveymonkey.com/s/3Y5NZB8>

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District of Columbia—Press Release: <http://healthreform.dc.gov/DC/Health+Reform/About+Health+Reform/News+Room/Request+for+Public+Comments+on+DC+Navigator+Program+by+May+4>

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Delaware: <http://dhss.delaware.gov/dhss/dhcc/presentations.html>

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Minnesota Agenda: <http://mn.gov/commerce/insurance/images/ExchATFagenda4-20-12.pdf>

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Minnesota Presentation: <http://mn.gov/commerce/insurance/images/ExchATFgruber-gormanUpdate4-12.pdf>

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Minnesota NYT: http://www.nytimes.com/2012/05/01/health/policy/in-fight-over-obama-health-law-a-front-in-minnesota.html?_r=1

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Massachusetts - <http://www.telegram.com/article/20120412/NEWS/104129867/1052>

Reference Guide Continued

Maryland: http://dhmh.maryland.gov/exchange/pdf/2012%20Advisory%20Committee%20Announcement%20v10%20FINAL_1.pdf

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Massachusetts - <http://www.telegram.com/article/20120412/NEWS/104129867/1052>

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New York- http://www.nytimes.com/2012/04/13/nyregion/cuomo-orders-health-insurance-exchange-in-new-york.html?_r=2&ref=nyregion

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Nevada Meeting Materials—<http://exchange.nv.gov/>

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Nevada Agenda —<http://exchange.nv.gov/mtngs/brd41212/00-Agenda%202012%2004%2012%201st%20Amended.pdf>

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North Carolina Agenda: http://www.nciom.org/wp-content/uploads/2012/04/HBE_Agenda_2011-4-13.pdf

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North Carolina Questions- <http://www.nciom.org/wp-content/uploads/2012/04/Outstanding-Discussion-Questions.pdf>

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Oregon- The Lund Report Article—http://www.lundreport.org/resource/insurance_agents_to_play_critical_role_in_oregon%E2%80%9999s_insurance_exchange

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ORHIX Agenda and Meeting Materials—https://orhix.org/pdfs/board/4_12_12_board_packet.pdf

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Rhode Island: <http://www.healthcare.ri.gov/exchange/rfp/>

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Washington: <http://www.hca.wa.gov/hcr/exchange/board.html>

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Other Reference Materials, Notices and Related Information:

Commonwealth Report: <http://www.commonwealthfund.org/Publications/Issue-Briefs/2012/Apr/Estimating-Rebates.aspx>

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American Medical News: <http://www.ama-assn.org/amednews/2012/04/09/bise0411.htm>

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Uninsured Report: <http://www.commonwealthfund.org/Publications/Issue-Briefs/2012/Apr/Gaps-in-Health-Insurance.aspx?omnicid=20>

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Safety Net Initiative: <http://www.safetynetmedicalhome.org/>

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Safety Net Updates: <http://www.commonwealthfund.org/Resources/2010/The-Safety-Net-Medical-Home-Initiative.aspx>

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Wall Street Journal : <http://online.wsj.com/article/SB10001424052702304811304577367833267990666.html>

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Washington State Health Care Authority Press Release: <http://www.hca.wa.gov/hcr/me>

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Washington State Health Care Authority website: <http://www.hca.wa.gov/hcr/me>

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Washington Website: <http://www.hca.wa.gov/hcr/exchange/board.html>

